CHAPTER-IX
SUMMARY OF FINDINGS
CHAPTER IX

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9.1 INTRODUCTION

Based on the collected data from the respondents belonging to the Banking, healthcare and IT/ITES sectors related to their attitude about the work life balance, the process of editing, tabulation and interpretation are carried out with necessary and apt statistical tools. By the application of relevant tools, the findings of the study have been arrived at. The present chapter details the summary of findings obtained from the study and the same is presented here with two backgrounds, one part of the findings has been made based on the theoretical background and the next part has been made through analytical background. The analytical background of the findings has been presented under the separate headings related to banking, healthcare and IT/ITES sectors.

9.2 FINDINGS FOR BANKING SECTOR

1. It is found from the table 5.2 that 24.2 percent of women employees in banking sector are in the age group of 36 to 40 and 11.6 percent are in the age group of more than 45. It is found that the middle age women is occupation are higher while compared to other categories.

2. Regarding educational background of the respondents, it is found from the table 5.3 that only 6.6 percent have Secondary school background and 34.3 percent have degree background. It is also found that the level of graduation and higher degrees are reasonable among the women employees in banking sector.
3. It is found from the table 5.4 that 42.4 percent of them are married and 14.6 percent are unmarried. It is also found that the level of divorced category is around 25 percent and that could be reasons attributed towards the issue of work life balance.

4. It is found from the tables 5.5 and 5.14(b), 51.5 percent of the respondents receive monthly income between Rs.20000 and Rs.30000 in that 25.8 percent have 6 to 10 years of experience. 19.7 percent receive more than Rs.30000 in that 8.1 percent have more than 10 years of experience. But still 28.8 percent obtain monthly income of less than Rs.20000 and in that 9.6 percent have less than 5 years of experience. It is also found that the economic security for women employees are obtained in banking industry and that helps to lead to work life balance. Table 5.14(a) shows the existence of association between monthly income and total experience.

5. From the tables 5.6 and 5.7, it is found that 49 percent of the respondents are in the nuclear family system while compared to 26.3 percent in joint family and 24.7 percent in extended family. The reason of disintegration of family of working women could be the reasons for them to undertake work load in family also and thus in turn attribute to work life balance issues. Regarding the details of children, 52 percent of the respondents have one child and only 6.1 percent have three children.

6. It is found from the tables 5.8 and 5.9 that 38.4 percent have three earning members in the family and that also helps the women employees in banking sector to reduce their economic burden of their family whereas 47.5 percent have two earning members in the family. The spouse employments of the respondents are equally distributed like business, government, private and other professions. (Mean employment in all sectors = 5.6 percent).
7. Regarding the nature of location of the respondents, from the tables 5.10 and 5.13 it is found that 57.1 percent operate from urban location and 26.8 percent from rural background in the study area. It is also found that 35.9 percent of the respondents work in urban location based banks, 38.4 percent in semi urban and 25.8 percent in rural banks. The mobility of women employees is high in banking sector with respect to employment and causes issues related to work life balance.

8. It is found from the tables 5.11 and 5.12(b) the cadre of employment of the respondents 59.1 percent of women employees occupies middle level cadre and 23.2 percent in higher level cadre. The importance of women employees in higher level cadres has been increasing in banking sector. 31.8 percent of the respondents having 6 and 10 years experience are in middle level cadre whereas 6.1 percent of the respondents in lower cadres have more than 10 years of experience. From the table 5.12(a) the significance of association was tested between total experience and designation and it was found that the existence of association.

9. Regarding the respondents’ preference to choose banking career, from the ordering table of Garrett 5.15 it is found that healthy working environment, service attitude and package and benefit aspects have been given priority.

10. Regarding the opinion on the sources of influence to join in the sector based on their marital status in banking sector, from the table 5.16(b) it is found that 25.8 percent are influenced through existing employee sources and 24.2 percent through family members and 18.7 percent by their self reference. Among the respondents who are influenced through employee sources, 24.7 percent are divorced. Of the respondents influenced by family members where in which 13.1 percent are married and 18.2 percent of the respondents by their self influenced are widows. From the table
5.16(a) it is found that the existence of association regarding the sources of influence to join in the sector based on their marital status.

11. Regarding the mode of joining of the respondents in banking sector based on the type of bank, it was found from the table 5.17(a) that the existence of association between the mode of joining in the sector based on the type of bank and from 5.17(b) it is found that 64.1 percent join through competitive examinations in nationalized banks, 5.6 percent through recommendations and other sources in private banks. The recruitment of women employees through campus and walk in interviews is only 3.5 percent in private banks. It is found from the table 5.18 that 100 percent of the respondents in banking sector work in general mode.

12. It is found from the table 6.2 that the respondents’ opinion about the availability of job rotation in their present job. 42.4 percent of the respondents accept the availability of job rotation in their present job and 57.6 percent of the respondents do not accept the availability of job rotation. Regarding the respondents’ opinion about the reporting system, it is found from the table 6.3 that 55.6 percent have multi reporting system and 44.4 percent have single reporting system.

13. It is found from the tables 6.4 and 6.5 that most of the women employees in banking sector encounter the work life balance problems due to multi reporting system and due to non clearance of job roles. Among 60.6 percent of the respondents are not clear about their job roles due to non proper job description, over workload and job duplication. It is found from the table 6.6 that 62.1 percent of the respondents have been provided job based authority.
14. From the table 6.7(a) it is found that the homogeneity of variance exists about the aspects of family role based on nature of family. Subsequently from the table 6.7(b) the significant difference exists in their attitude with respect to family role are status in the family, contribution towards family growth, family social interaction and economic status of family.

15. Regarding the spending time with their family from the table 7.2, it is found that 42.4 percent of the respondents working in banking sector are able to spend more than 6 hours time with family and 14.6 percent spend less than 3 hours. From the table 7.3, 36.4 percent prefer morning hours and 6.6 percent of the respondents spend time when ever permits. The expectation of 36.4 percent of the women employees is morning hours which leads to work life balance related issues.

16. It is found from the table 7.4(a) that the existence of association between the working hours of the respondents based on their marital status. It is found from the table 7.4(b) that 54.5 percent of the respondents work less than 10 hours in banking sector, in which 21.2 percent are married and 8.6 percent are unmarried. 45.5 percent work more than 10 hours in which 21.2 percent are married, 11.1 percent are divorced.

17. Regarding respondents’ attitude about the attributes impact of work on family based on their designation, it is found from the table 7.5(a) that the homogeneity of variance exists about the attributes impact of work on family based on their designation. From the table 7.5(b) the significant difference exists in their requirement in work, mental fatigue and need of extra time.

18. Regarding respondents’ attitude about the attributes impact of family on work based on their nature of family, it is found from the table 7.6(a) that the homogeneity of variance exists about the
attributes impact of family on work based on their nature of family.
From table 7.7(b) the significant difference exists in their spouse
and family care, house maintenance, food preparation and
entertainment.

19. It is found from the table 7.8 about the factors influencing work life
balance with relevance to work, family, personal, social and
psychological aspects are welfare measures, spouse support,
gender, social status of women and attitude.

20. It is found from the table 8.2 that respondents attitude about
individual benefits towards work life balance, growth in career,
concentration, energetic and dynamism.

21. Regarding the respondents attitude about organizational benefits
towards work life balance it is found from the table 8.3 are
avoidance of waste, personal and organizational growth and work
involvement and efficiency are considered as major ones.

9.3 FINDINGS FOR HEALTH SECTOR

22. Regarding the age composition of the respondents in healthcare
sector, it is found from the table 5.2 that 33.6 percent of women
employees in healthcare are in the age group of 31 to 35 and 18.6
percent are in the age group of 36 to 40. It is found that the major
age composition of women employees in healthcare sector is
between 31 and 40.

23. It is found from the table 5.3 that only 8.8 percent have professional
background and 36.2 percent have degree background. It is also
found that the level of graduation and higher degrees are high
among the women employees in healthcare sector.
24. It is found from the table 5.4 that 43.4 percent of the respondents’ are married and 13.5 percent are unmarried. It is also found that the level of divorced category is around 24.8.

25. Regarding the monthly income of the respondents in healthcare sector, it is found from the table 5.5 and 5.14(b) that 47.8 percent of the respondents receive monthly income less than Rs.20000. 20.1 percent of the respondents who receive less than Rs.20000 have less than 5 years of experience. 20.8 percent of respondent obtain the income between Rs.20000 and Rs.30000 have 6 to 10 years of experience and 11 percent of the respondents who receive more than Rs.30000 have less than 5 years of experience. Table 5.14(a) shows the existence of association between monthly income and total experience.

26. It is found from the tables 5.6 and 5.7 that 49.7 percent of the respondents are in the nuclear family system while compared to 26.1 percent of joint family and 24.2 percent of extended family. About the details of children, 47.5 percent of the respondents have one child and 18.9 percent have 2 children and only 7.2 percent have three children.

27. Regarding the earning members in the family of the respondents in healthcare sector, it is found from the tables 5.8 and 5.9 that 64.5 percent have two earning members in the family. It is found from the table that spouse employments of the respondents are in government and private sector (around 16 percent).

28. It is found from the table 5.10 about the nature of location of the respondents, 38.1 percent operate from rural location and 35.5 percent from semi-urban location. It is found from the table 5.13 that 38.1 percent of the respondents in healthcare sector are employed in semi-urban areas and 36.2 percent in urban.
29. It is found from the table 5.11 that 42.1 percent of the respondents’ are in lower level cadre. It is critical to view that still most of the women in healthcare sector is employed in lower level. From the table 5.12(b) 22 percent of the respondents having 6 and 10 years experience are in middle level cadre whereas as 19.5 percent of the respondents in lower level cadres have less than 5 years of experience. From the table 5.12(a) the significance of association was tested between total experience and designation and it was found that the existence of association.

30. Regarding the respondents’ opinion about the reasons to choose the present profession in healthcare sector, from the ordering table of Garrett 5.15 it is found that service attitude, noble aspect and self interest are the major reasons.

31. Regarding the opinion of respondent about the sources of influence to choose healthcare sector based on their marital status from the table 5.16(b) it is found that 10.7 percent of unmarried women choose by the influence of family members, whereas married respondents choose by the influences of family members, friends and relatives. 24.8 percent of divorced women choose due to the influence of existing employee sources and 18.2 percent of widows choose due to the self influence. Table 5.16(a) shows the existence of association regarding the sources of influence to join in the sector based on their marital status.

32. From table 5.17(a) that the existence of association between the mode of joining in the sector based on the type of healthcare sector and from the table 5.17(b) it is found that 37.4 percent join through employment exchange are in government hospitals, 24.2 percent through competitive examinations, 10.1 percent through casual interviews, 8.5 percent through recommendation and references are in private hospitals. It is also found that employment exchange is the major source of employment in government hospitals.
33. Table 5.18 shows the mode of working of the respondents in healthcare sector, 40.9 percent work in shift basis and 28.9 percent work in both general and shift basis. It found that healthcare sector requires continuous 24x7 services which make employees to encounter work life imbalances.

34. It is found from table 6.2 that 43.4 percent of the respondents accept the availability of job rotation in their present job and 56.6 percent of the respondents do not accept the availability of job rotation. Regarding the opinion about the reporting system, it is found from table 6.3 that 57.5 percent have multi reporting system.

35. Regarding the respondents opinion about the clearance of job roles in healthcare sector from the tables 6.4 and 6.5, 60.1 percent do not have clear idea about it and 39.9 percent have clear idea about it. It is also found that the reasons for non clearance about the job roles among the respondents in healthcare sector due to work overload, frequent job rotation and improper job description. It is found from the table 6.6 about the possession of job authority by respondents that 53.5 percent possess it and 46.5 percent do not possess it.

36. From the table 6.7(a) it is found that the homogeneity of variance exists about the aspects of family role based on nature of family. Subsequently from the table 6.7(b) significant difference exists about the aspects of family role towards work life balance based on their nature of family are through family members’ support, status in the family, contribution towards family growth, family social interaction and economic status in the family.

37. Regarding respondents’ opinion about the spending time with their family it is found from table 7.2 that 43.1 percent spend whenever time permits and 13.8 percent spend less than 3 hours. Regarding the preference of spending time with family. From table 7.3, it is
found that 35.5 percent of the respondents prefer to spend night hours and 28 percent during morning hours.

38. It is found from the table 7.4(a) that the existence of association between the working hours of the respondents based on their marital status in healthcare sector. From the table 7.4(b) it is found that 37.4 percent of the respondents work less than 10 hours and 62.6 percent work more than 10 hours. The respondents who work for less than 10 hours constitute 17.6 percent of married women and who work for more than 10 hours comprise 25.8 percent of married women, so in both categories the married women work more and less hours.

39. It is found from table 7.5(a) that the homogeneity of variance exists about the respondents’ attitude about the attributes impact of work on family based on their designation. From table 7.5(b) the significant difference is obtained about work stress, requirement in work and need of extra time.

40. Regarding respondents’ attitude about the attributes impact of family on work based on their nature of family, it is found from the table 7.6(a) about the homogeneity of variance exists. It is also found that from table 7.6(b) significant difference exists in spouse and family care, house maintenance, food preparation and entertainment.

41. It is found from table 7.8 about the factors influencing work life balance with relevance to work, family, personal social and psychological aspects are working condition and work safety, spouse support and nature of family age and marital status, social contribution and personality.

42. Regarding the respondents’ attitude about the individual benefits towards work life balance in healthcare sector from the table 8.2, it
is found that good health, stress reduction and patience are the major benefits attributed by them.

43. It is also found that the respondents’ attitude about the organizational benefits is found from table 8.3 that works efficiency, work involvement and consistency in contribution.

9.4 FINDINGS FOR IT/ITES SECTORS

44. It is found from table 5.2 about the age composition of the respondents in IT/ITES sectors that 43.4 percent of the respondents in the age category of 26 to 30 and 20.9 percent are in the age group of less than 25, it is found that the IT/ITES sectors encourages women employment from the lesser age group while compared to other selected study sectors.

45. Regarding the educational background of the respondents in IT/ITES sectors, it is found from table 5.3 that 29.1 percent possess post graduation, 21.4 percent are professionals and 22.5 percent are graduates. It is also found that higher qualifications are high in IT/ITES sectors.

46. It is found from table 5.4 about the marital status of the respondents in IT/ITES sectors, 38.5 percent are unmarried and 32.4 percent are married. It is also found that unmarried women employees are in higher side in IT/ITES sectors.

47. Regarding the monthly income of the respondents in IT/ITES sectors, it is found from the table 5.5 that 44.5 percent of the respondents receive more than Rs.30000 monthly income and which is higher percentage while compared to other two sectors. It is also found that the income sources of women employees are equally distributed in this sector. Table 5.14(a) shows the existence of association between monthly income and total experience. It is also found from the table 5.14(b) that 6.0 percent of the respondents
who receive more than Rs.20000 monthly income have more than 10 years of experience, 15.4 percent who receive the income between Rs.20000 and Rs.30000 have 6 to 10 years of experience and 29.7 percent of the respondents who obtain more than Rs.30000 monthly income have less than 5 years of experience. It indicates women employees’ package scope is reasonable in IT/ITES sectors.

48. The nature of family of the respondents in IT/ITES sectors, from table 5.6, it is found that 48.9 percent are in nuclear family and 33 percent in joint family. It is also found from table 5.7 that 47.8 percent of the respondents have one child and only 7.7 percent have two children.

49. Regarding the earning sources of the respondents in IT/ITES sectors from the table 5.8 that 49.5 percent have two earning members and 36.8 percent have three earning members. Regarding the spouse employment of the respondents in IT/ITES sectors, from table 5.9 it is found that 13.7 percent of respondent’s spouse employed in government and only 3.3 percent in private sector.

50. From table 5.10, it is found that 56 percent of the respondents in IT/ITES sectors have residential location in urban and 26.9 percent in rural. It is found from table 5.13 that 35.7 percent of the respondents work in the urban based work location and 37.9 percent in semi-urban location.

51. From table 5.11 it is found that 39.6 percent of women employees in IT/ITES sectors are employed in middle level cadre and 35.2 percent in top level cadre. The women employees’ career advancement growth is fair in IT/ITES sectors while compared to other sectors. From table 5.12(a) it is found that the significance of association was tested between total experience and designation. It
is also found from table 5.12(b) that the respondents having less than 5 years of experience are in middle and top level cadre.

52. From table 5.15, it is found that the respondents’ opinion to choose IT/ITES sectors for the package and benefits, earnings and growth aspects.

53. From Table 5.16(a) it is found that the existence of association regarding the sources of influence to join in the sector based on their marital status. From table 5.16(b) it is found that 14.8 percent of unmarried women employees are influenced by their family members to choose this profession and 11.5 percent are influenced by existing employee sources. Among the married women employees, 8.8 percent wear influenced by family members and 8.2 percent by friends and relatives. 14.8 percent of the respondents are in the category of divorced influenced by existing employee sources and 14.3 percent of widow categories are influenced by their self references.

54. It is found from table 5.17(b) that 24.2 percent have joined through competitive examinations in service IT/ITES sectors and 16.5 percent in commercial IT/ITES sectors. 6 percent through casual interviews in commercial and 9.9 percent in service IT/ITES joined through other sources. From Table 5.17(a) it is found that the existence of association between modes of joining of the respondents based on the type of IT/ITES sectors. It is found from table 5.18 that 37.9 percent work in shift system. It is also found that shift basis is preferred by women employees’ in IT/ITES sectors.

55. Regarding the availability of job rotation from table 6.2 it is found that 58.8 percent do not have it and 41.2 percent have job rotation. Regarding the reporting system in their job, it is found from table 6.3 that 59.9 percent of the respondents in IT/ITES sectors have
multi reporting system and 40.1 percent have single reporting system.

56. It is also found from table 6.4 regarding the respondents’ opinion about the clearance of job roles 59.9 percent of women employees do not have clear awareness about their job roles. It is attributed in table 6.5 that 23.6 percent due to multi command and 19.8 percent due to frequent job rotation they do not have clear awareness about job roles. It is found from table 6.6 that 59.9 percent of women employees in IT/ITES sectors do not feel the extension of authority to execution job roles.

57. From the table 6.7(b) it is found that the aspects like spouse’s support, family members’ support, status in the family and economic status of the family related to family role towards work life balance based on nature of family significantly differ among the respondents in IT/ITES sectors. It is also found from the Table 6.7(a) that the homogeneity of variance exists about the aspects of family role based on the nature of family.

58. Regarding the spending time with their family, from table 7.3, it is found that 42.3 percent spend 4 to 6 hours and 14.8 percent spend less than 3 hours. It is also found from table 7.3 that the preferred time to spend with their family in IT/ITES sectors, 37.9 percent prefer to spend when ever time permits and 14.3 percent during evening hours.

59. It was found from the table 7.4(a) that the existence of association between the working hours of the respondents based on their marital status. From the table 7.4(b) it is found that 13.2 percent of married category respondents in IT/ITES sectors work for less than 10 hours and 19.2 percent of married category work more than 10 hours. While compared to married category unmarried category works more than 10 hours (27.5 percent) in IT/ITES sectors.
60. Regarding the respondents’ attitude about the attributes impact of work on family based on their designation, it is found from the table 7.5(a) that the homogeneity of variance exists about the attributes. From the table 7.5(b) the significant difference exists in their work stress and mental fatigue.

61. Regarding respondents’ attitude about the attributes impact of family on work based on their nature of family, it is found from table 7.6(a) that the homogeneity of variance exists. From the table 7.6(b) the significant difference exists in their spouse and family care, child education, house maintenance, food preparation and entertainment.

62. It is found from table 7.8 about the factors influencing work life balance with relevance to work, family, personal social and psychological aspects are promotion and career advancement, economic condition of family, life style, social status of women and perception.

63. It is found from table 8.2 about the individual benefits expected in the sectors are stress reduction, good health and concentration. Regarding the organizational benefits from table 8.3, it is found that profit making, productivity and organizational & personal growth.

9.5 COMMON FINDINGS FOR BANKING, HEALTHCARE AND IT/ITES SECTORS

64. It was found from table 6.8(a) and 6.10(a) that the homogeneity of variance exists about the respondents’ attitude on job satisfaction based on their marital status and respondents’ attitude on life satisfaction based on their educational qualification towards work life balance. Regarding the respondents’ attitude about job satisfaction towards work life balance in the table 6.8(b) significantly differs based on their marital status with reference to
banking, healthcare and IT/ITES sectors. It is also found from the table 6.10(b) that the attitude of women employees significantly differs about the influence of life satisfaction towards work life balance based on their educational background with reference to banking, healthcare and IT/ITES sectors.

65. It is found from the table 6.9(v) that the factors leading to job satisfaction towards work life balance, by applying data reduction matrix, it is obtained four factors name work harmony factor, stimulations factor and value-hierarchy factor. It is also found from the table 6.11(v) that the factors leading to life satisfaction towards work life balance, by applying data reduction matrix, it is obtained three factors name family development factor, empowerment factor and tranquility factor.

66. It is found from the table 7.7(c) and 7.8(c) multiple regression that the impact of work on family is high with respect to the factors work demands, work stress and need of extra time. It is also observed the remaining factors like official work at home, physical requirement in work and fatigue also have a positive impact of work on family. Regarding the impact of family on work it is found that the impact is high with respect to the factors like spouse and family care, children education, entertainment and food preparation. House maintenance and devotional activities are also having high significant level of impact of family on work.

67. Regarding the respondents’ attitude about the strategies employed at work place towards work life balance in banking, healthcare and IT/ITES sectors, it is found from table 8.4 that work sharing at work place is the strategy employed by women employees in banking sector, work sharing, open communication, emotional sharing, co-optation and negotiation are the strategies employed by women employees in healthcare sector and the women employees in IT/ITES sectors employ the strategies like co-optation,
negotiation, periodic counseling, psycho treatments and relaxation. So the employees in banking sector who employ the strategy are labeled as “Work Sharer”, in healthcare as “collaborator” and in IT/ITES sectors as “Team Goers”.

68. Regarding the respondents’ attitude about the strategies employed at family towards work life balance in banking, healthcare and IT/ITES sectors, it is found from table 8.5 that the sharing of family responsibilities, family tour, family ceremonial and gatherings and outreach programmes at family are the strategy employed by women employees in banking sector, where as in healthcare sector adopted the strategies of sharing the family responsibilities, family tour, family ceremonial and gatherings and outreach programmes and visiting relative houses at family. The respondents in IT/ITES sectors employ the strategies of outreach programmes and visiting relatives’ houses at family. Based on the cluster analysis, it is labeled that banking sector related women employees as “family task maker”, the women employees in healthcare sector are labeled as “family counselors” and women employees in IT/ITES sectors are termed as “family facilitators”.
SUGGESTIONS
9.6 SUGGESTIONS TO BANKING SECTOR

1. The weightage may be extended to recruit professionals in banking sector and that helps to bring professional work culture in banking industry.

2. The due importance may be given to recruit women employees with rural background to help them to elevate their economic status.

3. The women employees may inculcate the attitude of service approach on their work systems with reference to banking industry and which helps to retain existing customers and bring new prospects.

4. The private banks may strengthen the job security for women employees and that helps to manage their economic needs towards family requirement.

5. The due importance may be given to recruit through campus interviews and walk-ins, which help to contribute more proportion from women employment sources.

6. The flexible working hours may be introduced by the way of insisting job rotation among the women employees in various designations.

7. The job enrichment with clear job roles may be redesigned at banking organizations which helps them to avoid role in ambiguity and work conflicts.

8. The working hours may be standardized in private banks to help the women employees to satisfy their personal and family commitment and it also helps the banks to enhance its productivity.

9. The child care and counseling may be organized to relax the women employees on their family stress.
10. The psychological enrichment on personality, perceptual development, career based learning and attitude management activities may be introduced to cope up their emotional and work balances.

11. The simulation activities on problem solving related to work family interaction and vice versa and thus help the women to preplan their need on work life balance.

12. Personal counseling and trainings may be offered towards managing work life balance.

13. The responsibility centers may be trusted among the women employees in banking sector especially with reference to public and government sector banks.

14. The awareness training on life management may be extended to women employees which help to understand work-family situations.

15. The family counseling programmes may be introduced in banking industry and that helps women employees to augment their level of confidence both in work and family.

16. The women employees may be encouraged to focus on emotional intelligence and balancing activities which helps them to balance their work life.

17. The frequent work place gatherings and sharing programmes may be introduced for women employees in banking sector.

18. Human intervention and causality understandings may be familiarized among women employees in banking sector.
9.7 SUGGESTIONS TO HEALTHCARE SECTOR

19. It may be suggested to give due importance on selecting women employees below the age category of less than 30 in more numbers and which help the healthcare sector to offer better services to the clients.

20. The importance may be given to recruit below metric level qualified prospects to work at lower level.

21. The purpose of healthcare services may be promulgated among the working women in healthcare sector and thus help them to enhance their services to customers.

22. The women employees in healthcare sector may be encouraged to work in rural and semi urban based locations.

23. The in campus and casual selection process may be encouraged to recruit optimum women employees to serve in healthcare sector.

24. The job rotation and flexible working hours may be introduced in all categories of healthcare sector with special reference to lower levels.

25. The multi reporting systems may be strengthened and which helps the women employees to understand their job roles and that may help them to manage work and other aspects.

26. The standardized work hours may be introduced by recruiting additional work forces in healthcare sector.

27. The stress relaxation exercises may be coupled with work schedules and it should be made compulsory and under the process of monitoring.
28. The comprehensive training programmes may be offered for women employees especially in government based healthcare sectors with relevance personality make up, learning curve enhancement and attitudinal understanding.

29. The trainings may be extended in the areas of work-family negotiations and vice versa for women employees in healthcare sector.

30. The emolument may be revised for women employees working in private healthcare services and thus help them to contribute better economic support to their family.

31. The better understanding of family members helps the women employees in healthcare sector to contribute at work places and which can be done by organizing family interaction programmes at work places.

32. The sabbatical leave packages may be introduced in healthcare sector especially for women employees.

33. The importance may be enhanced on working condition of women, work culture and work place safety may be strengthened and thus help the working women to balance their work and work place environment.

34. The trainings may be extended to manage work family conflicts and vice versa.

35. The work participatory mechanism may be encouraged for women employees in healthcare sector.

9.8 SUGGESTIONS TO IT/ITES SECTORS

36. The women employment in IT/ITES sectors may be encouraged among the age group of more than 40, since this particular age
group the women employees may have greater accountability to serve better.

37. The encouragement may be extended of women employees in the level of graduation to prefer IT/ITES sectors.

38. The employment avenues may be extended for women employees in lower level cadres in IT/ITES sectors.

39. The work place safety and congenial working environment may be revitalized in IT/ITES sectors and thus help the women employees to elevate their level of confidences.

40. The role conflicts may be minimized through constructive reporting systems.

41. The unified authority on responsibility may be introduced which helps the women employees in IT/ITES sectors to redefine and refine their job roles with better clarity.

42. The comprehensive Medicare facilities may be introduced for women employees in IT/ITES sectors.

43. The multiple earning sources may be designed at work places for women employees to get additional economic support and also construct positive attitude at work places.

44. The culture of mutual understanding and work force diversity may be brought in IT/ITES sectors.

45. The exclusive family sharing time may be provided to women employees in IT/ITES sectors.

46. The spouse counseling programmes may be encouraged in IT/ITES sectors.

47. The family conflict management training may be extended to women employees in IT/ITES sectors.
48. The experience sharing practices may be encouraged among the women employee who helps to understand their personal, family and organizational demands.

49. The conventional family interaction programmes may be organized.

50. The women employees in IT/ITES sectors may be encouraged to perform relaxation exercises during their rest times.

51. The common meeting centers may be created in organizational work set up.

52. The simulation practices on deploying strategies to manage work, family and social interaction may be done by casual contact programmes.

53. The physical safety counseling may be conducted periodically for women employees in IT/ITES sectors.
CONCLUSION
9.9 CONCLUSION

The change in the present market economy, influx of the ideas of free trade, brings the new and innovative forms of product and service utilization. In addition to that, the economic well beings of existing families need to fetch resources through the way of earnings. The fierce competitions in the market situations, induce the companies to diversify their business portfolios and which in turn aim for enhanced services to their customers, in this process service industries augment its operational points. The expansion of operations helps the generation of employment opportunities and the focus of employment in service sector; generate more employment to women than men in present day economy at different work and designation levels. The women employment also helps them to attain personal, economic and family empowerment. But at the same time, at work places women are expected to deliver continuous efficiency and productivity and that could be possible for them only by the way of managing both work and family. The situation endeavor to manage both work and family deals with work life balance. The consequences of work life balance leads to physical, psychological, personal, health and social related management and issues. The managing of work life balance among women employees continuously vary at different circumstances. It is also learnt that the invoking strategies employed by women at work and family to manage work life balances are purely depends on the situations. It also learnt from the present study that managing work life balance is channelized by only the psychological makeup of an individual’s especially women and that is purely as an attitude based issue.

Among the service sector, the present day economic services of banking, healthcare and IT/ITES sectors are inevitable. In addition to that, the evidences of recent day studies also show the women employment in banking, healthcare and IT/ITES are high while compare to other sectors. The women in these sectors have been believed for the responsibility centers and they have been given key designations. It is also understood that in banking, healthcare and IT/ITES sectors, the customer and process management can be effectively done by women than men. But the reality grounds in these sectors prove that banking, healthcare and IT/ITES
sectors face heavy market competition, the entry of government, private, foreign and other forms in these sectors through different business understandings, demand the employees to contribute more than their optimum level in order to manage and retain customers. In addition to that, the changes in corporate culture, impetus of western management principles alarm these sectors to work with commitment and accept work load beyond the level of caliber. In this point, the women employees working in these sectors are expected to sacrifice and contribute more at work places and sometimes these lead to issues on their personal, family and social systems and thus in turn brings issues related to work life balance.

The work life balance issues faced by women employees in banking sector invariably differ based on their age, educational background, nature of family, family members’ constitution, nature of location of operation and work places. In addition to that their level of designation, experience, monthly earning sources, support of family, family perception, amount of work done and satisfaction of their work expectations also leads to issues related to work life balance. The causes of work life balance and imbalances among the women employees in banking sector are also influenced by the nature of banks like private and nationalized, since under each category the volume and type of businesses differ. The women employees working in banking sector encounter the benefits and issues due to work life balance and imbalances like health, family, personal and social relevance. The attitude of women employees also differ about the job satisfaction and its related factors, life satisfaction and its related factors, impact of work on family and family on work. In addition to that their attitude also differs about the attributes lead to work life balance and imbalances. The strategies employed by them also significantly differ based on their personal, family and work related backgrounds while do they manage work life balance and imbalances.

Regarding the work life balance of women employees in healthcare sector in the selected study location also influenced by their personal, family, career, social and work related avenues. The women employees in healthcare employed in different methods under the categories of government and private. In addition to that present day healthcare sector work in the forms of health treatments, care
management, counseling centers, core and allied medical related services. The employment of women in this sector also increases. But at the same the women employees in these sectors are expected to work at different work location and sometimes which leads to manage quality of work life and family demands. The employment of married women in this sector has increased in recent days and in addition to that the work avenues of women have also expanded in this sector. The work life balance and imbalance related issues in healthcare sectors are majorly attributed by the work load, family work management, attitude of individuals and support from the stakeholders. The women employees in healthcare sector also deploy contingency based personal, family and organizational strategies to manage work life balance and imbalances.

The women employment in IT/ITES sectors under the labels of commercial and service based have increased in present day economy. The levels of increase in the literacy among the women also help them to get an employment with reasonable emoluments in IT/ITES sectors. But the present day IT/ITES sectors in commercial and service dimension do not hesitate to devote critical responsibilities to women at work places. But at the same time the working methods and work culture of IT/ITES sectors almost stereotyped with western work system and that could be major reason among the traditional women to manage work life balance. In addition to that the quantum of work load, work demands attribute personal, family and health related issues among the women employees in IT/ITES sectors and thus in turn affect their health, psychological and physical set up of women. Even though issues persist, the women employees in IT/ITES sectors employ different forms of situational strategies at personal, family and social level to manage work life balance and imbalances.

The present research has helped to understand the issues faced by women employees in banking, healthcare and IT/ITES sectors related to work life balance and imbalances. It has also helped to learn the personal and career profile of working women in the selected study sectors. It has promoted to understand about the attitude of women employees related to the causes for work life balance and imbalances, ways and means to manage the same.
SCOPE FOR FURTHER RESEARCH
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With the help of the present research, the researcher suggests the scope for further studies in the same filed and topics are as follow.

1. Studies can be carried out to identify the specific reasons for work life balance among the working women in banking, healthcare and IT/ITES sectors.

2. Comparative studies can be pursued among the women employees at different designation levels in banking, healthcare and IT/ITES sectors.

3. Specific studies can be carried out related to individual designation levels in banking, healthcare and IT/ITES sectors.

4. Comparative studies can be done by taking the work life balance of women and men in banking, healthcare and IT/ITES sectors.

5. Studies can be designed to compare the work life balance of women employees belonging to urban and rural backgrounds.

6. Studies can be pursued with reference to the work life balance of women employees in private and others forms of organizations with reference to banking, healthcare and IT/ITES sectors.

7. Specific studies can be done by considering individual sectors like banking, healthcare and IT/ITES sectors.

8. The work life balance related studies can be done on the basis of descriptive, exploratory and experimental basis with relevance to other service sectors.